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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/193,564 11/17/98 DRUMMOND J D1077+6

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TM02/0926

EXAMINER

ELISCA, P

ART UNIT

PAPER NUMBER

2161

DATE MAILED:

09/26/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

# Office Action Summary

Application No.  
09/193,564

Applicant(s)

Drummond et al.

Examiner

Pierre E. Elisca

Group Art Unit

2161



☒ Responsive to communication(s) filed on Jul 18, 2001

☒ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire 3 month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

## Disposition of Claims

☒ Claim(s) 1-20 is/are pending in the application.

Of the above, claim(s) none is/are withdrawn from consideration.

☐ Claim(s) \_\_\_\_\_ is/are allowed.

☒ Claim(s) 1-20 is/are rejected.

☐ Claim(s) \_\_\_\_\_ is/are objected to.

☐ Claims \_\_\_\_\_ are subject to restriction or election requirement.

## Application Papers

☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on \_\_\_\_\_ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some\* ☐ None of the CERTIFIED copies of the priority documents have been

☐ received.

☐ received in Application No. (Series Code/Serial Number) \_\_\_\_\_.

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\*Certified copies not received: \_\_\_\_\_

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

☐ Notice of References Cited, PTO-892

☒ Information Disclosure Statement(s), PTO-1449, Paper No(s). 5

☐ Interview Summary, PTO-413

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---

Art Unit:

**DETAILED ACTION**

***Response to Amendment***

1. **This Office action is in response to Applicant's amendment filed on 07/18/2001.**
2. Claims 1-16 are remained and 17-20 are added.

***Claim Rejections - 35 USC § 102***

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

4. Claims 17-20 are rejected under 35 U.S.C. 102 (e) as being anticipated by Anderson et al. (U.S. Pat. No. 5,706,442).

**As per claims 17-20 Anderson** discloses the system/method for accessing recent financial information from various financial services providers. The system is based on a **client/server** so that services are accessible from a variety of presentation tools (which is equivalent to Applicant's claimed invention wherein said):

providing a plurality of documents accessible through an HTTP server, wherein at least one document includes data corresponding to operating data, wherein the operating data is adapted to control operative to control operation of at least one transaction function device of an automated transaction machine (see., fig 2, col 2, lines 21-47);

**Art Unit:**

accessing the at least one document through the server with a computer in an automated transaction machine, wherein the automated transaction machine includes a browser, wherein the at least one document is accessed with the browser (see., col 2, lines 20-25, lines 33-39, lines 51-67, browser item 10, and financial services providers or cash dispenser);

loading data corresponding to the operating data in a memory of the machine ; and operating the at least one transaction function device of the automated transaction machine responsive to the operating data (see., fig 2, col 4, lines 45-67, databases or memory).

5. The rejection to claims 1-4, 7, 8, 10 and 11-14 under 35 U.S.C. 102 (e) as being anticipated by Anderson et al. (U.S. Pat. No. 5,706,442) and to claims 5, 6, 9, 15 and 16 under 35 U.S.C. 103 (a) as being unpatentable over Anderson in view of Zeanah et al. (U.S. Pat. No. 5,933,816) as set forth the Office action mailed on 4/20/2001 is maintained.

**REMARKS**

6. In response to claims 1, 7, 8, 10, 11, 12, 13, 14 Applicant argues that the prior art of record (Anderson) does not teach or suggest:

a. "At least one HTTP record which includes data corresponding to operating data, where the operating data is operative to control operation of an automated transaction machine". However, as the Examiner has stated in the Office action mailed on 4/20/2001, this limitation is disclosed by Anderson in col 2, lines 21-47, specifically wherein it is stated that on-line interfaces for use by

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applications, financial service providers, Web (HTTP) servers, and other clients to obtain and manipulate financial information (such as banks stock brokerages, credit card companies and so on) for users of the system.... , and moreover, a HTTP is for viewing a specific web page or to view a specific operating data at an automated transaction machine.

b. "Accessing a record data through the server with a computer in an automated transaction machine". However, as the Examiner has stated in the Office action mailed on 4/20/2001, this limitation is disclosed by Anderson in col 2, lines 20-25, lines 33-39, lines 51-67, please note that the HTTP of Anderson does access financial information or transaction machine.

c. "loading data corresponding to operating data in a memory of the machine". As the Examiner has stated in the Office action mailed on 4/20/2001, page 3, this limitation is disclosed by Anderson in col 4, lines 45-67, fig 2 databases or memory.

In response to claims 2-4, Applicant argues that Anderson does not teach or suggest:

d. "Accessing a document with a browser operating in a computer of the automated transaction machine (or financial information) ". However, the Examiner disagrees because this limitation by Anderson in col 2, lines 61-67, item 10, please note that on-line financial service information could also interpreted as an ATM.

In response to claims 5, 6, 9, 15, 16, Applicant argues that Anderson nor Zeanah do not teach or suggest: "operating data that includes applets or java". Again, the Examiner disagrees with the Applicant's representative because this limitation is disclosed by Zeanah in col 19, lines 26-33, col 22, lines 26-30, col 28, lines 41-48, and also in the abstract.

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*Response to Arguments*

7. Applicant's arguments filed 7/18/2001 have been fully considered but they are not persuasive.

*Conclusion*

8. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

8. Any inquiry concerning this communication from the examiner should be directed to Pierre Eddy Elisca at (703) 305-3987. The examiner can normally be reached on Monday, Tuesday and Wednesday from 5:30AM. to 6:00PM.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, James Trammell can be reached on (703) 305-9769.

**Any response to this action should be mailed to:**

**Art Unit:**

Commissioner of patents and Trademarks

Washington, D.C. 20231

**or faxed to:**

(703) 308-9051, (for formal communications intended for entry )

**OR:**

(703) 305-3718 ( for informal or draft communications, please label

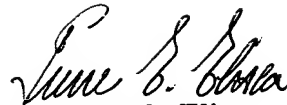
“PROPOSED” or” DRAFT”)

Hand-delivered responses should be brought to Crystal Park II, 2121 Crystal Drive, Arlington. VA.,

Sixth floor (receptionist ).



**JAMES P. TRAMMELL**  
**SUPERVISORY PATENT EXAMINER**  
**TECHNOLOGY CENTER 2100**



**Pierre Eddy Elisca**

**Patent Examiner**

**September 21, 2001**